

Products Flow Chart

1 Entity WEB SITE with linked icon to server

2 Internet user views site and selects icon to collect individual contact details of a person within the company

3 Advertisement linking to OBC website offering the OBC service delivered with each electronic card

4 Server transmits electronic business card to user via email, SMS or WAP

Entity advertising is delivered with electronic business card

Entity edits/orders advertising subscription & pays on Web forms monthly

Entity sign up forms (registration)

Forms for Entity's to pay for subscriptions and: edit, add or delete card information

Write or edit advertising with cards;

Look up and retrieve their site user emails;

Entity bank details sent direct to secure gateway

Bank card transactions through secure gateway

Bank authorises transaction

Bank credits merchant account with proceeds less commission

Free Service to User

Advertising revenue

Subscription revenue

Financial processing

Figure 1

Registration Flow Chart

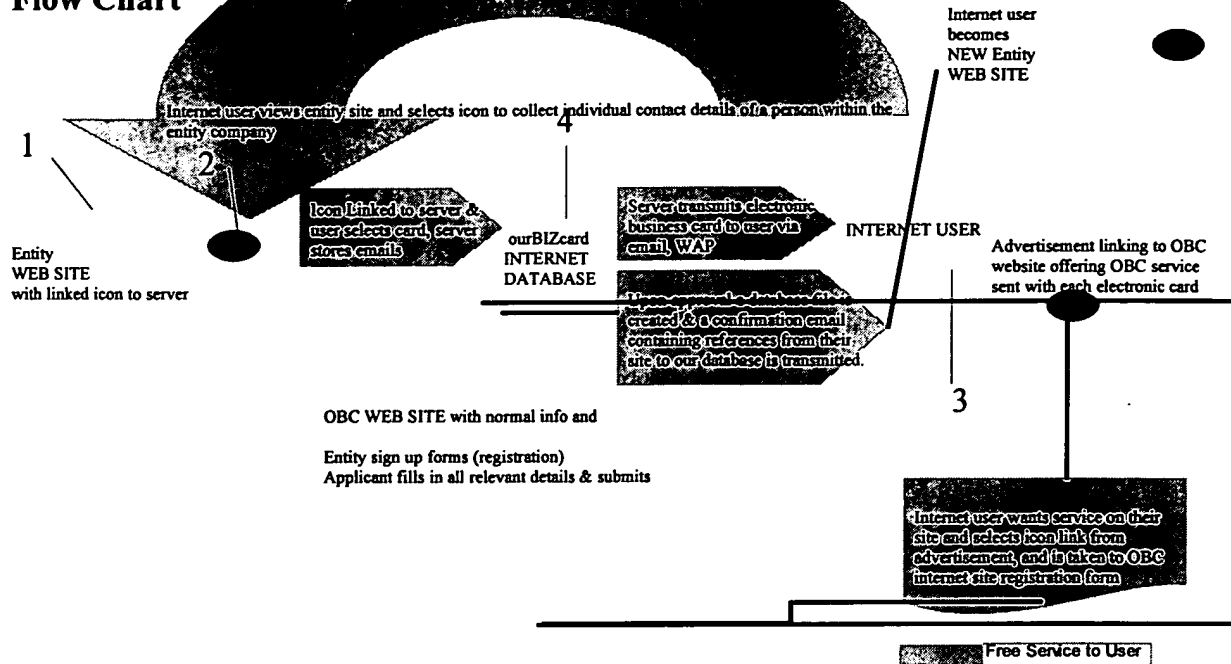


Figure 2

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General Card Subscription Flow Chart

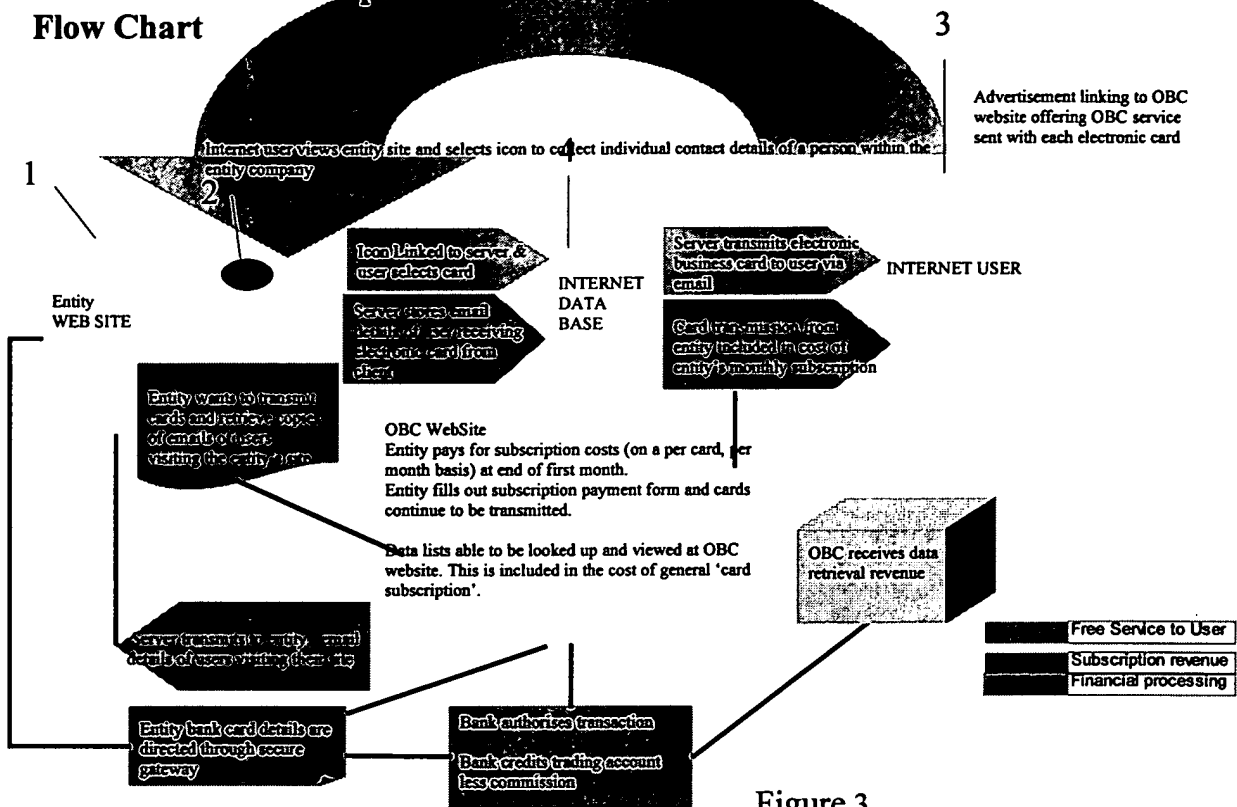


Figure 3

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Advertising Flow Chart

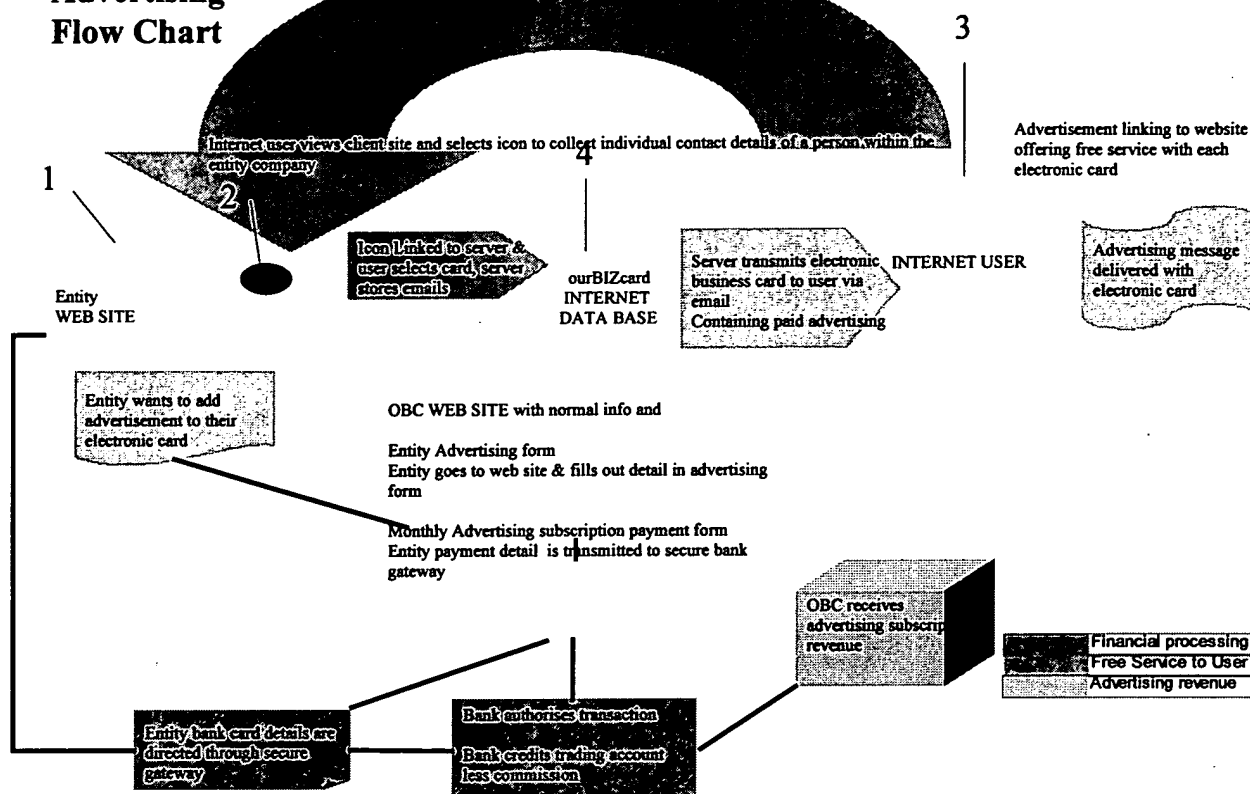


Figure 4

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Email Filtering Flow Chart

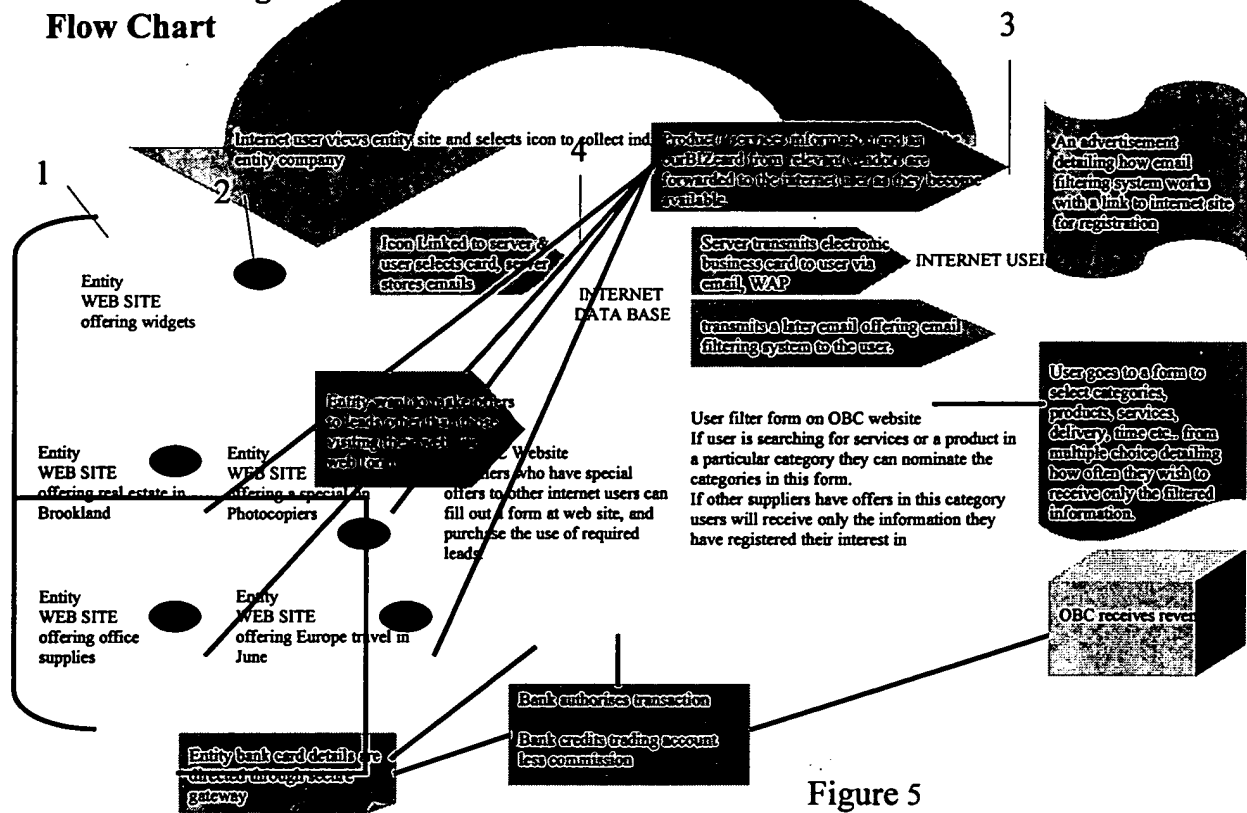


Figure 5

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